

TITLE

Remote authentication for secure system access and payment systems

ABSTRACT

A method of authenticating users of controlled systems by providing for each registered user of the system to be required to produce an access code which varies for each user and for each occasion of use, by means of an account number, conventional fixed personal identification number and a random code grid matrix with embedded alphanumeric codes, in a preferred embodiment related to each weekday, date and month. The correct unique authentication code for any occasion for any registered user is known to a master computer system but may be produced by the registered user in a variety of ways, both online or in another interactive system and also directly from the code card without interactivity with the master system. The codes are randomly generated and therefore cannot be predicted as no pattern exists. Moreover, the order in which elements of the codes are required to be input is also randomly generated, during the authentication process itself for an interactive system, to produce secure remote authentication for any controlled system including online or network system access and especially payment card systems and transactions.

0000117-061501